

From: Shu-wen Tsai
Subject: Electronic Fund Transfers

Comments:

Please-opt-in rule.

Banks are out of control for so long for sucking up people' hard-earned money. I once got charged \$10 because a check written to me did not have sufficient funds at the other end-as though I am responsible for making sure others have enough money in their bank accounts!! This craziness has got to stop.

Thanks for the efforts on behalf of the helpless consumers.

Shu-Wen Tsai